



# National Child Care Information Center

*A service of the Child Care Bureau*

NCCIC

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World Wide Web: <http://nccic.org>

## **LIABILITY INSURANCE for FAMILY CHILD CARE HOMES and CHILD CARE CENTERS**

The following is a sample of information about obtaining liability insurance for a family child care business or a child care center.

Child care is a business enterprise and providers and centers are responsible for the supervision of children in care at all times and for the appropriate handling of any emergency. Liability insurance is a standard business consideration. Homeowner or renter insurance on the provider's home does not provide liability coverage for a family child care business. Moreover, if the provider rents his/her home, the landlord also needs to be listed on the family child care business liability policy.

**The following companies provide family child care liability insurance nationally:**

- **Adults and Children's Alliance (ACA)**  
2885 Country Drive, Suite 165  
St. Paul, MN 55117-2621  
651-481-9320  
800-433-8108  
World Wide Web: <http://www.acainc.org>  
ACA also provides coverage for military family child care homes.
- **American Federation of Daycare Services, Inc. (AFDS)**  
P.O. Box 440544  
Kennesaw, GA 30160  
800-476-4940  
World Wide Web: <http://www.afds.com>
- **IMC, Inc.**  
Insurance Marketing Center  
14500 Burnhaven Drive, Suite 135  
Burnville, MN 55306  
952-435-1606  
800-245-0023  
World Wide Web: <http://www.imcgroup.com>

**The following companies provide liability insurance nationally for family child care homes and child care centers:**

■ **Block Insurance**

P.O. Box 623188

Oviedo, FL 3276

800-225-0863

World Wide Web: <http://www.blockinsurance.net/>

Block Insurance provides insurance for child care centers, private schools, and family child care homes.

■ **Capitol Indemnity Corporation**

Marketing/Agency Department

P.O. Box 5900

Madison, WI 53705-0900

608-231-4450

World Wide Web: <http://www.capitolindemnity.com/>

Capitol Indemnity provides insurance for programs such as: 24-hour care, drop-in care, family child care, group child care, latch-key centers, Montessori, preschool and Head Start.

■ **Cherry Creek Program Management**

Child Care USA

5660 Greenwood Plaza Blvd., STE 500

Greenwood Village, CO 80111

800-777-5035

303-799-0110

World Wide Web: <http://www.cherrycreekins.com/>

Child Care USA is an insurance program for child care centers.

■ **Markel Insurance Company**

4600 Cox Road

Glen Allen, VA 23060

804-527-2700

888-442-4006

World Wide Web: <http://www.childcareinsurance.com/>

The Markel Insurance Program for child care is designed to provide coverage for licensed child care centers, nursery schools, Head Start Programs, Montessori schools, before- and after-school programs and private schools grades K–8.

■ **Morgan and Associates, Inc.**

5705 95th Place SW

Mukilteo, WA 98275

877-799-8980

World Wide Web: <http://www.morganinsurance.com>

Morgan and Associates provides coverage and services to the military family child care programs, in-home care, commercial centers, preschool, and Montessori.

■ **National Care Providers Insurance, Inc.**

DC Insurance Services, Inc.  
16601 Ventura Boulevard, Suite 500  
Encino, CA 91436-1921  
818-905-0311  
800-423-9733

National Care Providers Insurance, Inc. provides liability insurance for family child care homes and child care centers.

■ **United States Liability Insurance Group**

190 South Warner Road  
P.O. Box 6700  
Wayne, PA 19087  
800-523-5545

World Wide Web: <http://www.usli.com/Package/Daycare.htm>

The United States Liability Insurance Group provides insurance for in-home and commercial child care programs.

**Organizations with Additional Resources**

The following organizations publish informational fact sheets and brochures about liability insurance issues and concerns:

■ **The Children's Foundation (CF)**

725 Fifteenth Street NW, Suite 505  
Washington, DC 20005-2109  
202-347-3300

World Wide Web: <http://childrensfoundation.net>

CF publishes many resources for family child care providers. The publication, *Liability Insurance for Family Child Care Providers*, includes basic information about understanding and securing professional family child care liability insurance. Information about CF publications is available on the Web at <http://childrensfoundation.net/publications.htm>.

■ **National Association for Family Child Care (NAFCC)**

5202 Pinemont Drive  
Salt Lake City, UT 84123  
800-359-3817

World Wide Web: <http://www.nafcc.org>

NAFCC has information about liability insurance in their newsletter, *The National Perspective*, for members.

■ **National Network for Child Care (NNCC)**

World Wide Web: <http://www.nncc.org>

On the NNCC Web site are many pertinent resources for family child care providers. Articles of interest on liability insurance include:

- *Child Care Home: Liability Insurance* (1996), by Elaine Wilson, is available on the Web at <http://www.nncc.org/Business/cch.liability.html>;
- *Liability Insurance - Family Child Care Fact Sheet* (1995), by June Wambolt, is available on the Web at <http://www.nncc.org/Business/liability.ins.html> (also in Spanish); and
- *Liability Insurance and the Family Child Care Provider* (1995), by Brenda Crude and Carol Volker, is available on the Web at <http://www.nncc.org/Business/liabil.ins.fcc.html>.

The National Child Care Information Center does not endorse any organization, publication, or resource.

*Updated August 2004*